

Quarterly Journal of the
Central States Numismatic Society

the centinel



Volume 36, Number 1
Spring, 1988



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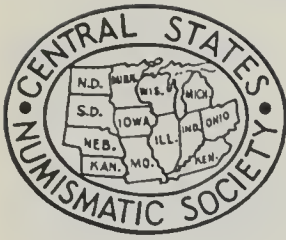
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Official Publication/Central States Numismatic Society

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VOL. 36, NO. 1

SPRING, 1988

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Articles for *The Centinel* to: The Editor

Advertising inquiries and copy to: The Advertising Manager

A Message From The Secretary

Robert E. "Bob" Douglas



It must be convention time again — things are getting busy here. The Indianapolis crew are hard at it, and details are falling into place. Bourse tables are going fast at the time I am writing this message. I always seem to get a lot of phone calls from dealers at this time of year, asking for a bourse table. Please, dealers, if you have not been on the dealer list prior to now, you must have your name on the waiting list to be considered, and you must be a CSNS member!

The 49th Annual Convention will be held April 8-9-10, 1988 at the Indiana Convention Center at 100 South Capitol Avenue in Indianapolis. PNG Day will precede our Convention on April 7. The Convention hotel is the Hyatt Regency at 1 South Capitol Ave. (Zip Code 46204). So get your plans solidified and send reservations for your hotel rooms today — don't put off until tomorrow what you can do today or you might forget, and be sorry later.

Mary Hutchison is Exhibit Chairman for this year's Convention. Be sure to reserve space for your exhibit by sending Mary a letter at 2618 S. Mace-

donia Ave., Muncie, IN 47320. The exhibit prizes are great again this year. Get in there and compete with some of the best exhibitors in the country and collect one of those fine prizes!

Ballots for the CSNS officers and Board members were mailed recently. I hope you will read the facts on the candidates in *The Centinel*, and cast your vote! The deadline for mailing ballots was March 15, 1988. At that time, Business Data Associates of Overland Park, Kansas, started to tally the votes so we can announce the winners at Indianapolis.

Can't close without mentioning the great show Marilyn and I attended at Dearborn, Michigan on Thanksgiving weekend. Florence Schook sure has the handle on putting on a good Michigan State show. There were approximately 180 dealers in two rooms, and a fine group of exhibits in another room. Kurt Krueger put on a fine auction. And did that show draw a crowd! Very busy at all times. We met a large number of very friendly Michigan collectors, and picked up a few for CSNS membership.

Membership dues notices have been sent to all, so that you received them approximately March 1st. Remember, membership is only \$5.00 a year — still a bargain. If you are thinking about a Life membership, send your \$100.00 and do away with wondering if your membership is paid up.

For you writers, send that article about your favorite subject to Kevin Foley. Enjoy seeing your name on an article in *The Centinel* — and receive pay for doing so!

Robert (Bob) E. Douglas
Secretary/Treasurer CSNS
P. O. Box 223
Hiawatha, IA 52233

Annunzio Critical of Currency Changes

The Treasury Department is preparing to spend up to \$20 million to develop a counterfeit deterrent that cannot be seen, smelled, felt, heard, or tasted, Chairman Frank Annunzio (D-Ill.) of the House Consumer Affairs and Coinage Subcommittee told the House recently. "It will not deter counterfeiting. It will not increase the detection of counterfeit notes. All it will do is waste \$20 million."

The Federal Reserve reported two years ago to the Subcommittee on Consumer Affairs and Coinage that it detects virtually all counterfeit notes that enter the Federal Reserve Banks. Yet, within the next month or two the Bureau of Engraving and Printing, which prints all United States currency, will request proposals for providing a so called "covert" or "high level" counterfeit deterrent. This deterrent would add a secret element to our currency which only Federal Reserve Banks would have the capability to detect. Up to 400 detection machines could be required at a cost of as much as \$50,000 each.

"It takes just a moment of reflection to see the Alice in Wonderland qualities of this measure," Chairman Annunzio maintained. "One could almost chuckle at the idea that the secret addition of an undetectable element would deter counterfeiters until one heard that it could cost as much as \$20 million. This \$20 million does not include the expense of adding the system to each of the six billion notes printed annually. Since the sophisticated machinery and expert currency examiners at the Federal Reserve Banks already detect virtually all counterfeits sent to the Federal Reserve Banks, the expenditure of \$20 million will not increase detection or enhance the authentication of United States currency. A covert anti counterfeiting device then would only make sense if it would help deter counterfeiters."

The Secret Service, however, testified at the same Subcommittee hearings two years ago that this was not the case. Chairman Annunzio explained that "in response to a question concerning the deterrent effect of covert devices, the Secret Service's answer was simple and to the point: "invisible anti counterfeiting devices will not deter counterfeiters."

Chairman Annunzio pointed out that this proposal is further discredited by the drastic changes in cost estimates since the 1985 Subcommittee hearings. "In 1985, the Federal Reserve told the Subcommittee that a covert system would cost between \$2.7 million and \$4 million, with annual operating costs of \$300,000 to \$900,000. In two years, the estimated cost has grown seven to tenfold. This could become the Bureau of Engraving and Printing's version of the Pentagon's \$640 toilet seat," Chairman Annunzio asserted. "At least you could sit on that."

Chairman Annunzio continued, "I note that Chairman Alan Greenspan of the Federal Reserve has recently suggested that not only should Congress try to balance the budget, but should consider running a budget surplus. That advice could also be heeded by the Advance Counterfeit Deterrent Committee, of which the Federal Reserve is a member. The Bureau of Engraving and Printing could make the first contribution toward cutting unnecessary government spending by scrapping this invisible, illogical and undetectable deterrent."

**Has your Coin Show taken advantage of a free listing in
THE CENTINEL Show Calendar? If not, contact the Editor:
KEVIN FOLEY, P. O. BOX 589, MILWAUKEE, WI 53201**

Presidential Commentary

Leon Hendrickson



It hardly seems possible, but my two year term as your President is rapidly drawing to a conclusion. I'll always consider it one of the highest honors of my numismatic career to have been given this opportunity. The Central States Numismatic Society is one of those organizations that has been able to remain free of the squabbling and bickering that seems all too often to mar organizations in our hobby.

I've always had the greatest admiration for each of the members of our Board and those feelings have only increased during the past two years. They are a hard working and dedicated group, and in my final message to the membership I want to affirm that your Board has worked long and hard to serve you.

In looking back on the last two years I think the three most important actions taken by the Board and those that will have the most lasting effect on the future direction of the Central States Numismatic Society all relate to our conventions.

First, we've dramatically increased the size of the bourse at the coin show portion of the annual convention. This should give more dealers an opportu-

ity to participate. At the same time, the collectors attending will have the benefit of a wider choice of vendors and merchandise. To maintain the continuity and quality of our conventions, we've also adopted a system whereby two Convention Coordinators will have ongoing responsibility for the content and management of our events. One will focus solely on future site selection, while the other will be involved in the actual administration of each event.

At the same time, to ensure that some of the smaller cities in the region won't be over looked by our now considerably larger convention, we have launched a Fall convention for the medium size areas of the Central States region which wouldn't be logical choices as sites for our larger Spring convention.

In only a few days we'll be having our annual convention at the Indiana Convention Center in downtown Indianapolis. Our event will run Friday, Saturday and Sunday, April 8-9-10, and will be preceded by Professional Numismatists Guild Day on Thursday. I've been in touch with the Convention Committee and I know this will be one of our best conventions in recent years. We'll have the largest bourse ever in the state of Indiana and, with the quality offerings in the McIntire auction, I expect this will be a market trend setting show.

The Convention Committee has been hard at work for some time to provide a memorable visit to Indianapolis for our members. I'm really expecting an outstanding convention. The Winter issue of *The Centinel* contained a convention registration form and hotel reservation cards. If you haven't already taken the time to make your hotel arrangements, please take the time to

do that as soon as possible. Indianapolis is a popular convention and meeting destination and we won't be the only group in town during the time period of our event. Those who wait until the last minute might experience problems. Taking care of these arrangements now will help to make your convention experience more enjoyable.

Our annual banquet will be held at the Hyatt on Saturday evening. I always enjoy the chance to get together with our members in this relaxed setting and hope as many of you will take the opportunity to attend as possible.

We will also hold our once a year general membership meeting on Saturday afternoon at the convention. The exact time will be given in the final convention program. Do take the time to attend, as this represents an important opportunity for you to make your feelings about our Society known to the Board. We'll also be presenting awards to our convention educational exhibitors at the general membership meeting. These people are dedicated numis-

matists who take a great deal of time and care assembling their exhibits. They well deserve the recognition of a full house at the meeting to see them receive their awards.

As *The Centinel* approached its printing deadline I received the sad news that our Past President and long time friend and Board member, A. P. "Del" Bertschy of Milwaukee, passed away after a long illness.

"Del" had made numerous contributions to organized numismatics in our region and served as the General Chairman and Bourse Chairman of our last CSNS Convention in Milwaukee. He was a tireless worker on behalf of the Milwaukee Numismatic Society, an organization that long held a special place in his heart, and will be sorely missed by all who knew him.

He was one of those individuals whose influence will be felt long after his passing. We were privileged as an organization to have had him as a member and his passing will leave a difficult to fill void in our ranks.

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PNG Introduces Dealer Magazine

The inaugural issue of the "PNG Report," the new, official journal of the Professional Numismatists Guild, has been printed and is on its way to charter subscribers, reports Paul Koppenhaver, PNG executive director.

Featured in the first issue are several major feature articles by top numismatic writers, including Ed Rochette and Donn Pearlman. Rochette's piece is titled, "Cashing in on Olympic Coins," while Pearlman's is headlined, "Silver Lining to a Taxing Situation." The 48 page premier issue of the bimonthly "PNG Report" also features a "Sources & Resources" column devoted to newsy tidbits relating to PNG member activities.

Tabbed for upcoming issues are major articles on proposed legislation affecting coin dealers, coin business management, more on taxes, airline security, and the importance of developing good working relationships with local, state and regional numismatic organizations, Koppenhaver said. Noting that a publishing venture of this kind is a first for PNG, Koppenhaver said the "PNG Report" will reflect the professionalism and integrity that have been ingrained in the organization since its inception. "We felt that a quality numismatic magazine aimed at the dealer community is greatly needed in today's business climate, to promote the industry/hobby, and to serve as a communication vehicle for our membership," Koppenhaver added.

The "PNG Report" is being published by Joe Jones Publishing of Iola, Wisconsin, which is responsible for its advertising and editorial coverage, Koppenhaver said. Jones invited PNG members to submit news items relating to their activities for the next issue as soon as possible. Advertising is currently limited to PNG members. News items and ads should be addressed to: PNG Report, c/o Joe Jones Publishing, P. O. Box 337, 121 North Main, Iola, WI 54945.

PNG members receive a subscription to the new magazine as part of their dues, non-members may subscribe for \$100 a year, or purchase individual copies at \$25 each, Jones said. Orders go to the same address listed above.

ANA Accepting Applicants for Internship

The American Numismatic Association in Colorado Springs, Colorado, is now accepting applications for the organization's 1988 Numismatic Intern Program, planned for June 19 to August 12, 1988. Made available annually since 1985, the eight week internship allows as many as four numismatic enthusiasts to experience first hand the workings of the hobby's national headquarters. The ANA is an educational organization dedicated to promoting the collection of coins, tokens, medals and paper money as a hobby, an art form, and a means of recording history.

The interns will have the opportunity to work in a variety of departments at ANA headquarters, including the library and museum, photographic and processing area, and the ANA Certification Service. As part of the internship, successful candidates will be given a scholarship to the ANA's week long summer seminar for the course of their choice. The annual summer seminars give participants the opportunity to enhance their numismatic knowledge in a variety of areas including introductory numismatics, grading of U. S. coins, counterfeit detection, commemorative coins and classical world coinage.

Round trip airfare as well as lodging and meals, will be provided by the ANA,

and the interns will receive a \$50 weekly stipend. Arrangements for lodging and meals will be made at The Colorado College. Applicants for the 1988 Numismatic Intern Program must be ANA members between 17 and 21 years of age who are able to live on their own.

The Numismatic Intern Program is part of the ANA's continuing process of educating numismatists and promoting the hobby of coin collecting. The 35,000 member, nonprofit organization is the only hobby group operating under Federal Charter granted by the United States Congress.

Those interested in the 1988 Numismatic Internship should request an application from the Numismatic Intern Program, American Numismatic Association, 818 North Arcade Avenue, Colorado Springs, CO 80903-3279, or phone (303) 632-2646 for more information.

CENTRAL STATES NUMISMATIC SOCIETY

49th ANNIVERSARY CONVENTION

INDIANAPOLIS, INDIANA — APRIL 7-8-9-10, 1988

TENTATIVE SCHEDULE OF CONVENTION EVENTS

The following tentative schedule of convention events, dates, times and room assignments was current as of the press deadline for this issue of *The Centinel*. Several meetings, including those of the Professional Currency Dealers Association, the Liberty Seated Collectors Club, the Silver Dollar Roundtable and the Early American Coppers Club, as well as the Convention Educational Forum, had not yet been finalized as *The Centinel* went to press. Please consult the official Convention program, to be available to attendees on site, for final details of Convention events.

WEDNESDAY, APRIL 6

10:00 a.m. Security Room opens to dealers with tables. Room 150
9:00 p.m. Security Room closes. Room 150

THURSDAY, APRIL 7

7:00 a.m. Security Room opens to PNG dealers only. Room 150
8:00 a.m. Bourse opens to PNG dealers only. Halls D and E
9:00 a.m. Auction Lot viewing room opens. Room . . .
10:00 a.m. PNG Bourse opens. Halls D and E
10:00 a.m. Security Room opens to all dealers and
CSNS badge holders. Room 150
4:30 p.m. Registration closes, bourse entry closes. Halls D and E
5:00 p.m. Bourse closes. Halls D and E
5:00 p.m. Auction Lot viewing room closes. Room . . .
6:00 p.m. PNG membership meeting. Room . . .
7:00 p.m. PNG reception. (Closed Event)
8:00 p.m. PNG dinner. (Closed Event)
9:00 p.m. Security Room closes. Room 150

FRIDAY, APRIL 8

7:00 a.m.	Security Room opens to dealers with tables.	Room 150
8:00 a.m.	Bourse opens to dealers with tables.	Halls D and E
8:00 a.m.	Registration opens.	Halls D and E
9:00 a.m.	Auction Lot viewing room opens.	Room . . .
9:55 a.m.	Ribbon cutting ceremony.	Halls D and E
10:00 a.m.	Bourse opens to public.	Halls D and E
1:00 p.m.	First session of Auction begins.	Room . . .
5:00 p.m.	Auction Lot viewing room closes.	Room . . .
6:30 p.m.	Registration closes, Bourse entry closes.	Halls D and E
7:00 p.m.	Bourse closes.	Halls D and E
7:00 p.m.	Second session of Auction begins.	Room . . .
8:00 p.m.	Security Room closes.	Room 150

SATURDAY, APRIL 9

8:00 a.m.	Security Room opens.	Room 150
9:00 a.m.	Bourse opens to dealers with tables.	Halls D and E
9:00 a.m.	Auction Lot viewing room opens.	Room . . .
10:00 a.m.	Bourse opens to public.	Halls D and E
5:00 p.m.	Auction Lot viewing room closes.	Room . . .
5:30 p.m.	Registration closes, Bourse entry closes.	Halls D and E
6:00 p.m.	Bourse closes.	Halls D and E
7:00 p.m.	Third session of Auction begins.	Room . . .

SUNDAY, APRIL 10

8:00 a.m.	Security Room opens.	Room 150
9:00 a.m.	Bourse opens to dealers with tables.	Halls D and E
10:00 a.m.	Bourse opens to public.	Halls D and E
3:30 p.m.	Registration closes, Bourse entry closes.	Halls D and E
4:00 p.m.	Bourse closes.	Halls D and E
5:00 p.m.	Security Room closes.	Room 150

MONDAY, APRIL 11

6:00 a.m.	Security Room opens.	Room 150
10:00 a.m.	Security Room closes.	Room 150

MILWAUKEE, WIS. — APRIL 22 - 24, 1988

South Shore Coin Club's

25th Annual COIN SHOW

• 150 DEALER TABLES • EDUCATIONAL PROGRAMS • EXHIBITS

MECCA Convention Center 4th and Kilbourn

**Bourse: Robert Krueger, 3058 South 13th Street,
Milwaukee, WI 53215 — (414) 643-5775**

Letter To the Editor

Editor, *The Centinel*:

I altogether understand your position in regard to this membership nonsense, but I do not understand and would not say so if I did, the practicality of requiring a person's name to be printed once as if this were some masonic lodge or college glee club.

I am a member of several numismatic groups, none of which has the fantasy that its membership rolls are so sacrosanct that they can be sullied by signing one up without references. I received an interim Top Secret clearance in the U. S. military within one week of application. I could be hired by the CIA faster than I can get a copy of *The Centinel*, which is the only reason I sent you fellows a five dollar bill. I have no idea whether I would ever be able to attend a meeting or a convention, but I had heard that I might receive some decent literature through CSNS.

With all the foolhardiness passing as sensible conduct going forward apace in this hobby cum business, I have found that membership in local groups and in national specialized groups has done much to offset this. Yet here the CSNS is holding my money to no purpose while the whole hobby is up in arms against similar outrages.

I can get innumerable credit cards within two weeks. Indeed, application for credit is more serious and less stringent than getting a subscription to *The Centinel*. If Carte Blanche can check my credit in ten days, why cannot CSNS satisfy itself simply?

Besides, what is at stake? I cannot defraud anyone. I cannot ruin the reputation of CSNS. CSNS would not sponsor me, nor defend me, nor stand for me against anyone in any action brought against me. If the following groups are willing to let me pay to read their publications, what unutterable objection can CSNS have to my reading *The Centinel*?

American Numismatic Association
Early American Coppers Club
Civil War Token Society
John Reich Society
Token and Medal Society
American Vecturist Association
Pacific Coast Numismatic Society
Numismatic Bibliomania Society

What is more, I subscribe to *Coin World*, *Numismatic News*, and *The Celator*, all of which I began receiving promptly upon receipt of my payment. If something cannot be done to short circuit this proposterous concatenation of events called "application for membership", please send my \$5.00 back and we will drop the matter until I get a chance to refer to it in print, a chance which I have more than once a month in one or more of the above organizations.

Sincerely, Hugh Cooper R5205 (Tentative)

**HOW MANY NEW MEMBERS HAVE YOU
SIGNED UP FOR CSNS SO FAR THIS YEAR?**

MEMBERSHIP APPLICATIONS

The persons named below have applied for membership in the Society. Each applicant will become a member in 30 days, unless a written objection to his or her application is received by the Secretary-Treasurer prior to that date.

REGULAR MEMBERSHIP

R5246	Douglas Schubert	Lakefield, Minnesota
R5247	Ina E. Levinson	Carmel-By-The-Sea, California
R5248	Todd VanKleeck	Indianapolis, Indiana
R5250	Patricia S. Crouch	Dayton, Ohio
R5251	Steven W. Sprout	APO New York, New York
R5256	Laura S. Sprout	New York, New York
R5257	Donna L. Petty	Roseville, Minnesota
R5258	Lowell C. Horwedel	West Lafayette, Indiana
R5259	Jake J. Visser	Holland, Michigan
R5260	Walter Olinskas	Inkster, Michigan
R5261	Birney Vanderboegh	Coloma, Michigan
R5262	Gloria Harstick	Allen Park, Michigan
R5263	Charles D. Diehl	Westland, Michigan
R5264	Laurie Secard	West Covina, California
R5265	Nirat Lertchitvilul	North Arlington, New Jersey
R5266	Kent Mills	Winchester, Indiana
R5267	Elizabeth Hosier	Suffern, New York
J5268	Cammy Hosier	Suffern, New York
R5269	Joseph M. Fragner	South Pasadena, California
R5270	William J. Frangner	South Pasadena, California
R5271	Dr. Richard Appel	Oakhurst, New Jersey
R5272	Lawrence Grey	Fraser, Michigan
R5273	Joseph C. Studacher	Burr Ridge, Illinois
R5274	Clif Brackins	Lexington, Kentucky
R5275	Mark Chrans	Lexington, Kentucky
R5276	Thomas R. Shaw	Speedway, Indiana
R5277	David Feigenbaum	Virginia Beach, Virginia
R5278	Olive M. Bender	Zionsville, Indiana
R5279	Nancy Seal	Zionsville, Indiana
R5280	Jayne E. Bedsaul	Kansas City, Kansas
R5281	Susan J. Teresco	Merriam, Kansas
R5282	Jim Stiller	Excelsior, Minnesota
R5283	Jim Pappas	Silver Springs, Maryland
R5284	Robert Enright	Broken Arrow, Oklahoma
R5285	Allen L. Green	Dallas, Texas
R5286	Dan Froseth	Minneapolis, Minnesota
R5287	Patrick Kelly	Indianapolis, Indiana
R5288	Stuart N. Sherman	Indianapolis, Indiana
R5289	Robert D. Luce	Indianapolis, Indiana
R5290	Charles Lawson	Indianapolis, Indiana
R5291	Andrew Pappacoda	Medford, Massachusetts
R5292	James Tsika	Bridgewater, Massachusetts
R5293	Betsy J. Singer	Miami, Florida
R5294	Louis Scott Moreno	Rowland Heights, California

LIFE MEMBERSHIP

L453	Thomas P. Gardner	Keokuk, Iowa
L454	Ronald L. Crouch	Dayton, Ohio

CSNS HONOR ROLL

The following members have attained continuous CSNS membership for the number of years shown during the months of July through September 1987. There are 70 out of 2064 members who have attained 30 years or more in CSNS. Our congratulations to:

FORTY FIVE YEARS

L2	Robert S. Yeoman	Arizona
L6	Hubert L. Polzer	Michigan
L7	Harry X Boosel	Illinois
L8	James Buchbinder	Wisconsin
L15	Aubrey E. Bebee	Nebraska
L22	Carl Shelby	Indiana

THIRTY YEARS

L77	George D. Hatie	Michigan
R971	Charles H. Wolfe	Ohio

TWENTY FIVE YEARS

L94	Jerry Bates	Missouri
L96	Witold E. Krasowski	Illinois
L180	Donald E. Brigandi	New York
R1517	Leonard W. Stark	Illinois
R1521	Chester Poderski	Illinois
R1530	Gerald S. Hickey	Illinois
R1537	Dean Oakes	Iowa

TWENTY YEARS

L209	Orlane Kittle	Minnesota
R2016	Robert A. Condo	Florida

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Coin Club Issues of Nebraska

by Steven C. Drake

Being President and Editor of the Nebraska Numismatic Association sparked my interest in Coin Club medals of the state. While looking for medals, other club items came to my attention; therefore I have tried to make a list of items from Nebraska coin clubs. I have listed the mintage when the information was available.

In 1967, the Fremont, Lincoln, Nebraska City, Midwest, Omaha and Wahoo Coin Clubs issued medals with a common reverse design. This reverse design of the covered wagon scene was referred to as the centennial design of the Nebraska City Coin Club in the Omaha Coin Club minutes and notes. Thus, in the following text, I refer to this design as the Nebraska Centennial logo. Some day, maybe the history of this design will be told.

In describing the medals, the word antiqued has been used, such as antiqued bronze or antiqued nickel-silver. In the 1960s when this process was applied to medals, it was called "oxidized." Basically, "antiqued" and "oxidized" are the same process used on some coin club medals.

Under "wooden nickels" I have tried to list them by the major design, even though some of these items are printed in other denominations (such as quarters or dollars). A wooden "crown" is referring to wooden pieces of about two inch diameter. A wooden flat is a rectangular piece.

I hope this article will get people to check their collections and bring unlisted items to light.

Fremont Coin Club

The Fremont Coin Club holds the distinction of issuing the most numismatic items of any club in the state. The club has issued wooden nickels since 1965 and a four piece set of medals during the state's centennial in 1967.

To make it as easy as possible, I have charted the 40 different wooden nickels. The club has various messages on one side, so I have tried to list the wooden nickels by the device on the opposite side. A person could collect the different devices as a "type set" and still have 18 different wooden nickels. Taking a look at the chart, you will find two X's in the same box. Some places this indicates this design was issued in two different colors.

The 1967 medal was issued in sterling silver, goldine, nickel-silver and antiqued bronze. The obverse of the medal has the bust of John C. Fremont. Above the bust are the words, "THE PATHFINDER". Below the bust is, "JOHN C. FREMONT". The dates 1813 and 1890 appear on the medal. Circling the outer edge is, "FREMONT COIN CLUB, INC., FREMONT, NEBRASKA" and "PORTRAIT OF HISTORY". The reverse of the medal has the Nebraska Centennial logo.

Lincoln Coin Club

The Lincoln Coin Club was one of the clubs in the state to issue a medal to celebrate the state's centennial in 1967. The medals were issued in sterling silver, goldine, nickel-silver, and antiqued bronze. The medal shows the State Capitol Building as the major design. To the left of the Capitol is "LINCOLN COIN CLUB". Around the upper edge is "LANCASTER COUNTY". The reverse of the medal has the Nebraska Centennial logo.

Nebraska City Coin Club

The Nebraska City Coin Club was organized in 1963. Its first numismatic issue was an encased cent marking its first annual show in 1965. The club issued encased cents for its first ten shows. The Nebraska City Coin Club appears to be the only club in the state to have issued encased cents. The club specially muled prior issues to observe its 12th annual show in 1976.

In 1967, the club issued a medal to observe the state's centennial. The medal came in sterling silver, goldine, and antiqued bronze. (It appears that no nickel-silver medals were issued.) The obverse has two devices for the design (the Otoe County Court House and a head of an Indian). Beneath the building are the words, "NEBRASKA'S OLDEST PUBLIC BUILDING". To the right of the Indian are the words "OTOE INDIAN". Around the outer edge are the words, "OTOE COUNTY COURT HOUSE" and "NEBRASKA CITY COIN CLUB". The reverse of the medal has the Nebraska Centennial logo.

The club issued wooden nickels in 1969 and 1970. In 1970, the club also issued a wooden "mint set".

Nebraska Numismatic Association

The state organization founded in 1956 has issued two medals; one in 1963 and one in 1964. Both years were issued in silver, goldine, and antiqued nickel-silver. The club's logo was used on the reverse design both years. The logo is the State Capitol Building super imposed over a bafallo. Beneath the Capitol Building is "ORGANIZED MCMLVI". Around the outer edge is, "NEBRASKA NUMISMATIC ASSOCIATION CONVENTION".

The obverse of the 1963 medal depicts an Indian and a frontiersman, with "ORG" to the left of the Indian and "1959" to the right of the frontiersman. Below the main scene is, 8th NNA CONVENTION 1963. Around the outer edge is, "PANHANDLE COIN CLUB — CHADRON, NEBRASKA".

The obverse of the 1964 medal is a "hub" super imposed over an outline of the state. Inside the "hub" is a star and "NORFOLK". Inside the state outline is "NEBRASKA". Above the state outline is, "HUB CITY". Below the state's panhandle is "ORG. 1961". Below the design is "9th NNA CONVENTION 1964". Around the outer edge are the words, "NORFOLK COIN CLUB, NORFOLK, NEBRASKA".

The A. N. A. issued wooden nickels in 1969 and 1974 in conjunction with the state's convention in Omaha.

In 1976, rolled cents, nickels, dimes and quarters were issued. The design was an outline of the state with the major rivers of the state shown with a small "NNA". To the left of the state outline is a star with a 37 in the center, symbolizing Nebraska as the 37th state to join the Union, Above the state outline is "1776-1976"; below is "LINCOLN, NEBR."

In 1980, Central States Numismatic Society held its annual convention in Lincoln to observe Nebraska Numismatic Association's 25th Anniversary. The 1980 CSNS medals may be considered related to NNA items. Another rolled cent with the state outline and CSNS logo was the main device. Inside the state outline are the words, "NEBRASKA NUMISMATIC ASSOCIATION 1980" and a star for Lincoln. Also on the cent is, "CENTRAL STATES NUMISMATIC SOCIETY APRIL 17-20 LINCOLN, NEBR". All NNA rolled cents were made by Chester Rogers of Leachville, Arkansas.

Norfolk Coin Club

See 1964 Nebraska Numismatic Association medal. Norfolk Coin Club has disbanded.

Omaha Coin Club

The Omaha Coin Club was organized in May 1934, making it the oldest club in the state. It was the first club to issue a medal. Also, it is the only club to issue medals at three different times.

The Omaha Coin Club issued a very simple designed medal to observe its 25th Anniversary in 1959. The medal is brass. On one side is, "1934-1958" with six stars and beads running around the edge. The other side has, "OMAHA COIN CLUB" in the center. The word "TWENTY-FIFTH" is curving around the top and "ANNIVERSARY" is curving around the bottom. This side has beads running around the edge also.

At this time, I want to mention the club's logo. The Omaha Coin Club logo is an Indian preparing to spear a buffalo. This logo was originally designed by T. R. Kimball of Omaha for the reverse of the official medal of the Trans-Mississippi International Exposition held in Omaha in 1898.

The second time the club issued a medal was in 1967 to commemorate the state's centennial. The obverse of this medal is the club's logo, while the reverse of the medal is the Nebraska Centennial logo. The club authorized 150 sterling silver medals, 1000 goldine, and 1000 nickel-silver medals. Members could advance order the three piece set for \$4.50. Afterwards, the price was \$6.50 for the three piece set. The goldine and nickel-silver were offered for \$1.00 each. The October 1967 issue of "Omaha Coin Club News" said unauthorized issues of the centennial medals were being offered in oxidized bronze version. Thus, the Omaha Coin Club 1967 medal can be found in four versions. Mintage of the oxidized bronze is unknown.

The third coin club medal issued in 1984 used the same obverse logo die as the 1967 medal. The reverse design consists of the legend, "50th ANNIVERSARY, 25th ANNUAL SHOW" which surrounds the center legend, "OMAHA COIN CLUB 1934-1984". This design was done by club member, Hank Jungbluth. The 50th anniversary came in 1/2 oz. 999 silver (46 issued) and antiqued nickel-silver (500 issued). An interesting note about the reverse die is that it cracked during production, causing a die crack line to be found around the second "A" in ANNUAL. It is estimated about 95% of the nickel-silver medals show some form of the die crack line. The silver was sold by advance order only for \$20; while the nickel-silver sold for \$3 or \$4 by mail, postage paid.

Wooden nickels from the Omaha Coin Club were issued in 1964, 1966, 1969, and 1970. The 1964 wooden nickel was advertisement for the American Numismatic Association building fund. The ANA was going to build its headquarters in Omaha until it could not come to terms with the City of Omaha. Thus, ANA located in Colorado Springs, Colorado. The 1966 wooden nickel came with the club's logo. (1,250 black and 1,250 green were made.) The 1969 wooden nickel observed the club's 35th anniversary. It came in a red or black buffalo. (1,500 made). The 1970 wooden nickel came in a black Indian.

To honor its 500th meeting, the club issued 1,000 rolled cents with the club's logo. Above the logo is, "OMAHA COIN CLUB — ORGANIZED 1934". Below the logo is, "500th MEETING — MAY 25, 1979". Also, less than 100 each clad and silver dimes were rolled.

The Omaha Coin Club printed replicas of \$1, \$3, and \$5 1857 City of Omaha

Notes to advertise its meeting places. The club currently has Young Numismatist paper money. The YNs can earn the "play money" to be used at the YN auctions. The one dollar note has President Steven C. Drake's photo on it. The \$5 note has Treasurer Robert E. Lee, Jr.'s photo. The \$10 note has Vice President Wayne Hohndorf's photo, while the \$20 note has Secretary Orville J. Grady's photo.

Panhandle Coin Club

See 1963 Nebraska Numismatic Association medal. Panhandle Coin Club was located at Chadron. The club no longer exists.

Platte Valley Coin Club

The Platte Valley Coin Club is located at North Platte. The club issued wooden nickels in 1966, 1967, 1969, 1970, and 1973.

Republican Valley Coin Club

This club no longer exists. The club got its name from the Republican River that flows through south-central Nebraska.

The Republican Valley Coin Club issued a goldine medal in 1967 to celebrate the state's centennial. This was the only club that issued a medal in 1967 that did not use the centennial logo for the reverse.

On the obverse of the medal is the outline of the state. Inside the state outline are the words, "CENTENNIAL 1867-1967 BOOSTER". Around the outer edge are the words, "NEBRASKA HEART OF THE OLD WEST". On the reverse outer edge are the words, "REPUBLICAN VALLEY COIN CLUB". The center of the reverse has, "CLAY CENTER, NELSON, SUPERIOR, BOSTWICK, RED CLOUD, GUIDE ROCK, VISIT THE ANNUAL COIN SHOW".

SAC/Midwest Coin Club (SAC Coin Club, Midwest Coin Club)

The issues of these two clubs will be listed together since the clubs merged.

SAC (Strategic Air Command) Club of Bellevue items appeared first with wooden nickels issued in 1964. The club also issued wooden nickels in 1965, 1966, 1967, 1968, and 1969.

In 1967, the Midwest Coin Club (OMAHA) issued a medal to commemorate the state's centennial. The medal came in sterling silver, goldine, and antiqued bronze. (It appears no nickel-silver were issued.) The obverse of the medal depicts the First Territorial Capitol with the words, "MIDWEST COIN CLUB" below the capitol. Around the outer edge of the obverse are the words, "FIRST TERRITORIAL CAPITOL OMAHA". The reverse of the medal has the Nebraska Centennial logo. Supposedly, the sterling silver medals were made available to charter members.

In 1969, the first SAC/Midwest Coin Club item was issued in the form of a rolled cent, with the date Oct. 4-5, 1969. Also on the rolled cent is the outline of Nebraska with the words, "SAC, MIDWEST COIN CLUB, OMAHA, NEBRASKA" inside the state outline. The club issued wooden nickels in 1974 with the Indian and the buffalo design. In 1975, the club issued a wooden nickel with a Liberty Bell design. In 1976, the club issued a "plastic" wooden nickel.

Wahoo Coin Club

The Wahoo Coin Club has issued the most variety of numismatic items in the state. The club has issued two designs of medals, wooden nickels, wooden crowns, a wooden flat, and a key chain.

SHOW CALENDAR

Show Chairmen are invited to send announcements of upcoming coin shows in the Central States region. The Show Calendar is intended to assist collectors and dealers in planning their show attendance. It is also designed to aid show sponsors in avoiding date conflicts. Show dates will be listed up to 24 months in advance and show sponsors are encouraged to submit dates for future shows through June of 1990. Please include the city where the show will be held, official name of the show, show dates and location, as well as the name, address and phone number of the show or bourse chairman. Send to: Kevin Foley, P. O. Box 589, Milwaukee, WI 53201.

INDIANAPOLIS, INDIANA — APRIL 7-10, 1988

Central States Numismatic Society Annual Convention. Indiana Convention Center. Jerry Lebo. (317) 271-6621

MILWAUKEE, WISCONSIN — APRIL 22-24, 1988

South Shore Coin Club's 25th Annual Coin Show. MECCA Convention Center, 4th and Kilbourn. Robert Krueger, 3058 South 13th Street, Milwaukee, Wisconsin 53215. (414) 643-5775

EAU CLAIRE, WISCONSIN — APRIL 24, 1988

Chippewa Valley Coin Club's 22nd Annual Coin Show. Holiday Inn. John Tester, 123 North Barstow, Eau Claire, Wisconsin 54703. (715) 835-2274

SOUTH BELLEVILLE, ILLINOIS — APRIL 30 - MAY 1, 1988

St. Clair Numismatic Society's Annual Coin Show. Belle-Clair Fairgrounds, Belleville, Illinois, Rts. 13 and 159. Otis Miller, 114 East A Street, Belleville, Illinois 62220.

RACINE, WISCONSIN — APRIL 29-30 - MAY 1, 1988

Numismatists of Wisconsin 28th Annual Coin Show. Racine Convention Center, East of Main on Fifth Street in Downtown Racine. Jerry Binsfeld, P. O. Box 191, Pleasant Prairie, Wisconsin 53158. (414) 654-6272

KANSAS CITY, KANSAS — APRIL 29-30 and MAY 1, 1988

Kansas Numismatic Association 5th Annual Coin Show. Constitution Convention Center, 5th and Minnesota Avenue, Kansas City, Kansas. Russell Millsap, 10200 Independence Avenue, Independence, Missouri 64053. (816) 252-0050

ST. LOUIS, MISSOURI — MAY 12-15, 1988

St. Louis Numismatic and Philatelic Exposition. Cervantes Convention Center, 801 Convention Plaza. Marlene Highfill, P. O. Box 142, Broken Arrow, Oklahoma 73013. (918) 455-4985

RHINELANDER, WISCONSIN — MAY 21-22, 1988

Rhineland Coin Show. Holiday Inn, Highway 8 West. Carl Welk, P. O. 126, Rhineland, Wisconsin 54501.

INDIANAPOLIS, INDIANA — JUNE 10-12, 1988

Indiana State Numismatic Association Annual Convention. Indiana Convention Center. Jerry Lebo. (317) 271-6621

MILWAUKEE, WISCONSIN — JULY 8-10, 1988

MidAmerica Coin Convention. MECCA Convention Center, 4th and Kilbourn. Kevin Foley, P. O. Box 589, Milwaukee, Wisconsin 53201. (414) 282-2388

CINCINNATI, OHIO — JULY 15-17, 1988

Mid-Summer Cincinnati Show. Clarion Hotel, adjacent to Cincinnati Convention Center. Fred Oliver, 1939 West Brandon Boulevard 243, Brandon, Florida 33511. (813) 684-3854

CINCINNATI, OHIO — JULY 20-24, 1988

American Numismatic Association Convention.

PLYMOUTH, MICHIGAN — SEPTEMBER 16-18, 1988

Metropolitan Detroit Renaissance Coin Show. Hilton Inn, 14707 Northville Road. Fred Oliver, P. O. Box 491, Garden City, Michigan 48135.

MILWAUKEE, WISCONSIN — SEPTEMBER 23-25, 1988

Milwaukee Numismatic Society's 54th Annual Coin Show. MECCA Convention Center, 4th and Kilbourn. Leo Neidinger, 3385 Hidden Hills Drive, Brookfield, Wisconsin 53005. (414) 783-7020

IOWA CITY, IOWA — SEPTEMBER 30 - OCTOBER 2, 1988

Iowa Numismatic Association's 50th Anniversary Convention. Holiday Inn Downtown, 210 South Dubuque. Jim Hamling, I E Tower Suite, 101 Main Floor, 200 1st Street SE, Cedar Rapids, Iowa 52401. (319) 364-0859

ST. LOUIS, MISSOURI — NOVEMBER 10-13, 1988

National Silver Dollar Convention. Cervantes Convention Center, 801 Convention Plaza. Marlene Highfill, P. O. Box 142, Broken Arrow, Oklahoma 73013. (918) 455-4985

ST. LOUIS, MISSOURI — NOVEMBER 10-13, 1988

National and World Paper Money Convention. Cervantes Convention Center, 801 Convention Plaza. Kevin Foley, P. O. Box 589, Milwaukee, Wisconsin 53201. (414) 282-2388

DAYTON, OHIO — NOVEMBER 18-20, 1988

Central States Numismatic Society's 2nd Annual Fall Convention. Dayton Convention Center and Stauffer's Hotel, Fifth and Jefferson Streets. Ron Crouch, 188 Lynnhaven Drive, Dayton, Ohio 45431. (513) 426-4232

DEARBORN, MICHIGAN — NOVEMBER 25-27, 1988

Michigan State Numismatic Society Annual Fall Convention and Coin Show. Hyatt-Regency Hotel. Michigan State Numismatic Society, P. O. Box 2014, Livonia, Michigan 48154.

MUNCIE, INDIANA — JANUARY 29, 1989

Muncie Coin and Stamp Club's 32nd Annual Coin Show. L. A. Pittinger Student Center, Ball State University, 2000 West University Avenue. Brad Pedigo, P. O. Box 1184, Muncie, Indiana 47305.

MILWAUKEE, WISCONSIN — APRIL 7-9, 1989

South Shore Coin Club's 26th Annual Coin Show. MECCA Convention Center, 4th and Kilbourn. Robert Krueger, 3058 South 13th Street, Milwaukee, Wisconsin 53215. (414) 643-5775

MILWAUKEE, WISCONSIN — JULY 7-9, 1989

MidAmerica Coin Convention. MECCA Convention Center, 4th and Kilbourn. Kevin Foley, P. O. Box 589, Milwaukee, Wisconsin 53201. (414) 282-2388

ST. LOUIS, MISSOURI — NOVEMBER 30, DECEMBER 1-3, 1989

National and World Paper Money Convention. Cervantes Convention Center, 201 Convention Plaza. Kevin Foley, P. O. Box 589, Milwaukee, Wis. 53201. (414) 282-2388

ST. LOUIS, MISSOURI — NOVEMBER 30, DECEMBER 1-3, 1989

National Silver Dollar Convention. Cervantes Convention Center, 801 Convention Plaza. Marlene Highfill, P. O. Box 142, Broken Arrow, Oklahoma 73013. (918) 455-4985

MUNCIE, INDIANA — JANUARY 21, 1990

Muncie Coin and Stamp Club's 33rd Annual Coin Show. L. A. Pittinger Student Center, Ball State University, 2000 West University Avenue. Brad Pedigo, P. O. Box 1184, Muncie, Indiana 47305.

Want to see your coin show listed free of charge in *The Centinel*? Send listing information to the Editor.
Kevin Foley, P. O. Box 589, Milwaukee, WI 53201



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Want a Challenge ?

Take the RCP Challenge:

by Douglas C. Jennings

It amazes me how few people know about the RCP and the INCC. No, I am not writing about the Republican Card Party or the Instant Numbers Crime Czar. I am writing about David Cervin's Roman Coin Project and the American Numismatic Association's Intermediate Numismatic Correspondence Course, which is a part of the RCP. These two offerings are among the best kept secrets in numismatics today, outside of trying to decide what an MS-65 coin looks like or costs. They are very worthwhile projects for the novice, intermediate, and even the advanced collector who only specializes in one area.

Some of you may already be familiar with the RCP, the INCC, or both programs, but I am sure there are many of you who have never experienced either one. I never had until a year ago when I was looking for a challenge. I was working on my National Coin Week projects and trying to think of something which would motivate my fellow members in the Monroe Coin Club.

The thought occurred to me that I was running out of things to do with coin collecting. I do not know why or how I got started reading Cervin's RCP report in *The Numismatist*, but it aroused my curiosity. For once I did more than procrastinate. I actually took the first step and wrote to Dave and asked for a form and information about the RCP. After receiving the information from him, I was pleasantly surprised to learn that I had already earned three coins for what I had done for NCW projects.

I then noticed that the other requirements were not impossible to achieve, so I took the RCP challenge. I decided to go for it. And one of the first goals I had to conquer was the INCC. Of all the things I did to earn coins for the RCP, the INCC was the most worthwhile and educational for me.

I have collected coins since I was a kid. I never had the chance to rub elbows with the right coin collector who would introduce me to the scholarly side of numismatics. I thought the only book written for coin collectors was the "Red Book." I never realized how much written material was available to the collector until my personal renaissance occurred in 1980. I joined the ANA. I started reading other numismatic books in addition to the "Red Book." The more I read, the more areas I discovered, but I did not find that one source that would give a good overview of all the areas of numismatics in a short, easy-to-understand format until I signed up for the INCC.

If you are wondering what to collect or looking for a new area to collect, this program is worth investigating. I can not figure out why this program is not mentioned more in popular numismatic journals. It has it all. It was easily the best investment of time I have made in quite a while.

The INCC was created to be an extension or continuation of the Young Numismatist Correspondence Course. Robert R. and Cheryl E. Maisch are the editors of the course. They assign you an Administrator who corrects and grades your chapter quizzes. My Administrator was George S. Cuhaj. He answered questions that I had and scored all of my quizzes.

The INCC course is divided into twenty chapters. Each chapter is extremely

informative and educational. There is a twenty question quiz for each chapter. The questions are multiple choice, true and false, and fill in the blank. You can set your own pace for each chapter.

Every chapter begins with a brief biography of the chapter's author. Some of the chapters list clubs, publications and/or books that are related to the subject. Each chapter contains illustrations to guide and inform the reader. The chapters vary in length from twelve pages to thirty-six pages. The list of chapter authors reads like a "Who's Who" in numismatics. The authors are Kenneth E. Bressett, Kurt R. Krueger, Dr. Sol Taylor, Virgil Hancock, Tom De Lorey, Abe Kosoff, Alan Herbert, James G. Johnson, Paul R. Whitnah, Walter Breen, John J. Ryer, Lee Martin, Ralph A. Mitchell, Jack R. Detwiler, George W. Waite, James F. Stone, Neil Shafer, Maurice M. Gould, Charles H. Wolf, Mel Wacks, Dean M. Ryder, Leon T. Lindhelm, Neil Sowards, Byron Johnson, D. Larry Crumbley, and Tony L. Crumbley.

There is only one negative thing I can think of in regard to the INCC and it is really travial. I wish there was an index included at the back of the course booklet so that there was a place you could look to quickly find one specific item. This would make it easier than having to skim one or two different chapters looking for something.

Now I haven't done justice to either the RCP or the INCC in my quick description of them, but I hope I have aroused your curiosity. I hope you are interested enough to take the first step and write Dave Cervin. You can earn a total of ten coins if you do, but more importantly, you will learn quite a bit about numismatics. So, take the RCP challenge and enjoy yourself.

Author's Note: David Cervin may be reached by writing David Cervin, 6201 Adirondack, Amarillo, Texas 79106. There is a \$12 charge for adults to sign up for the RCP. There is no charge for juniors. The \$12 is donated to the ANA Library Building Fund.

Numismatic Travels

by Kevin Foley

In the last issue of *The Centinel* I reported on a marketing campaign undertaken jointly by American Express and Delta Airlines. Under the terms of this offer anyone charging their Delta tickets on an American Express Card during 1988 would earn triple miles for the flights in Delta's frequent flyer program.

Although there has been much publicity of late as to how uncompetitive the airline industry became over the past two years with the wave of mergers and carrier failures, the response of the other industry participants was swift and certainly highly competitive. Within days of the Delta/American Express offer's announcement, almost all the other major carriers jumped on the triple mileage bandwagon. American, United, US Air, PSA, Alaska, Eastern and Continental are all offering triple miles in their plans this year.

The only catch, and it's certainly a reasonable one, is that the traveler must typically qualify for the triple mileage bonus by taking one round trip on the airline before March 31. Once that's done, all trips taken for the remainder of the year earn triple mileage. TWA's offer is even sweeter. In addition to triple mileage, they'll give a free companion certificate to anyone taking a round trip

with them prior to March 31 who can also substantiate that they flew 20,000 miles with another airline in 1987. As the TWA promotional material put it, "Sure, some airlines are offering triple miles, but what good are triple miles if you have to fly alone?"

The value of the triple mileage offer is really quite substantial. During January, for example, I took three round trips on Eastern and Continental, which operate a common program, OnePass. Under the OnePass program, most flight segments earn a minimum of 1,000 miles anyway. My three round trips each consisted of four flight segments. Thus, for my twelve segments I earned a total of 36,000 miles in my OnePass account.

The lowest redemption level for two free coach class tickets in the OnePass award chart is at 35,000 miles. The total cost of my three flights was \$566 and they'll earn two free tickets for me. Certainly not a bad deal at all.

— Kevin Foley

Legal Tender

by Bill Mross

Bill Mross, a practicing attorney in Racine, Wisconsin, will respond to numismatically related legal questions in each issue of *The Centinel*. This feature is based on Wisconsin law, which may yield different results than would be applicable in other jurisdictions. If you have a question you'd like to see answered in the pages of *The Centinel*, write to Bill Mross, Central States Numismatic Society, P. O. Box 589, Milwaukee, WI 53201.

1) Dear Legal Tender: I recently had the misfortune to purchase a \$10.00 Interest Bearing Note in VF condition. I had wanted one for some time to put in a one case exhibit at coin shows. The seller was pleasant, the price attractive, and the note appeared natural. I prepared the exhibit and placed it at a local club show last month. On the last day of the show, as I was picking up my materials, I was confronted by an irate and nearly violent man who had to be restrained by an off-duty deputy sheriff hired to provide show security.

The man vehemently asserted that the note was his. It had been stolen from him no less than 15 years ago. After emotions calmed, he agreed to furnish me with a photo copy of the note from his collection inventory when he owned it so I could compare the two. He has now done so. It is the same note that I purchased. I located the man that I bought the note from. He told me that he had purchased it from a dealer. The dealer confirms this and referred me to his source. The trail gets murky from there. None of these people, myself included, knew anything of the theft. Because it's been so long since the burglary, and because I bought in good faith, it seems to me that I should be able to retain the note. The other fellow doesn't agree with this, however. What do you think?
— S. Y., Denver, Colorado

Dear S. Y. — It's a good thing that I go into the law books once in a while instead of relying on my usual philosophy of "life from the gut." My original thought had been to accept your statements as to the length of time from the theft and your status as a bona fide purchaser to allow you to keep the bill. However, a review of *American Jurisprudence*, Volume 67, on Sales, at Section 257 reveals that this just isn't so and that you will have to return to the original

holder the note and chase after other folks up the “chain of title” to get your money back.

As a general rule, a person can't transfer a better title to something than he himself has. It (good title) can't even be conferred on a bona fide purchaser such as yourself because title was flawed at the beginning (the time of the theft). This defect in title continues all the way down the line to you. The Uniform Commercial Code specifies that a purchaser of goods acquires all title which his transferor had or had power to transfer. The title to the note was void at the time of the burglary and continues in that state all the way through. This application is pretty well limited to cases of actual theft, as here. Had the convertor been entrusted with the possession, etc., he could have given a good title and had a problem with the original owner who would then have a cause of action against him.

2) Dear Legal Tender: I'm a coin dealer and have a court judgment against a fellow who bought material from me and never paid for it. The judgment is for a little better than \$3000 and is about two years old. The judgment itself is quite an imposing looking piece of paper — but I'm weary of having it sitting in its frame on the wall of my store. I'd really prefer that it be transformed into actual money in my cash register. What can be done to collect on it? — G. R., Bristol, Tennessee.

Dear G. R. — You don't say how the case proceeded (whether to trial or whether it was a default judgment or settlement entered in your favor) or whether the debtor is in your state or not. These factors could be of some significance. If the debtor is in your state (and particularly if the case was fully litigated — also if the time often allowed to re-open a default judgment has run), you can ignore what I'll set forth immediately below and go on to the next step. If the debtor resides in another state, you should obtain a certified copy of the judgement that you have and transmit it to the courthouse in the county of the debtor's residence. For a small fee (so long as they observe the Uniform Enforcement of Foreign Judgments Act) the Clerk of Courts will send a copy of the judgement to the debtor, telling him he has perhaps 15 days to ask that the case be re-opened — if this request occurs, we're back to square one.

If the request does not occur, the judgment will stick there and it is now a question of collecting on it. How this is done is almost totally governed by the laws of the state where you are trying to work with it. One available remedy (not all states have it) is garnishment — court papers are served on the debtor's employer or a bank and automatic deduction occurs from wages or sums on deposit to satisfy the indebtedness. The debtor could be ordered to appear before a judicial official, be placed under oath, and be compelled to respond as to his assets — which could then be attacked. Someone who has a business with a cash register may be one day or night greeted by law enforcement officers who will clean it out (till tap) to assist in satisfying the judgment. Someone who owes undisputed sums of money to the debtor could be ordered to pay it to you to defray the bill.

A receiver could be appointed to take charge of the debtor's business or receivables and liquidate or manage them until you are paid. Real estate owned by the debtor could be sold by court order and the proceeds of sale applied to what you are owed. The same could also be done with other property (motor vehicles, etc.). The foregoing remedies (and they don't constitute all of them — just what come to my mind immediately) are oft times of limited efficacy because of exemption laws that also exist — these permit debtors to retain certain amounts

of property without creditor interference (usually the necessities of life that are needed to live on). Thus a debtor can usually retain a homestead to a certain extent (e. g. — Wisconsin has a \$40,000 homestead exemption — debtor's house is worth \$60,000 and he has it mortgaged for \$40,000 — creditor can't touch it. Debtor's house is worth \$60,000 and he has it mortgaged for \$10,000 — creditor can have the house sold, pay lender \$10,000, pay debtor \$40,000, and apply balance to debt), a motor vehicle similarly, a large percentage of wages, etc.

These laws can really get in the way of a creditor. They are born of humanitarian legal impulses, a desire of avoiding reducing people to being on welfare at taxpayer expense, and were historically conceived to help areas in attracting population (a city - state was under populated and looking for people). Laws were enacted to protect settlers from claims of their creditors and give them "safe harbor" from their debts. A miscellany of beleaguered folk would come to the city -state to escape their creditors, leaving creditors holding the bag and giving the city - state the population that it wanted.

These factors have carried over into present day exemption laws. Garnishment itself is a relatively common and widely used debt collection device, but the other remedies sketched out above are rather infrequently employed and may be deemed so exotic as to cause legal folk to be reluctant to employ them for fear of exposing themselves to liability for over aggressive methods — they nonetheless remain valid. In some places, it may even be possible to have the debtor jailed for non-payment so long as you defray the room and board. Best to get a lawyer to do this.

'Til next time — *Bill Mross*, "Legal Tender"

**ANNOUNCING THE 16th ANNUAL
CONVENTION and COIN SHOW
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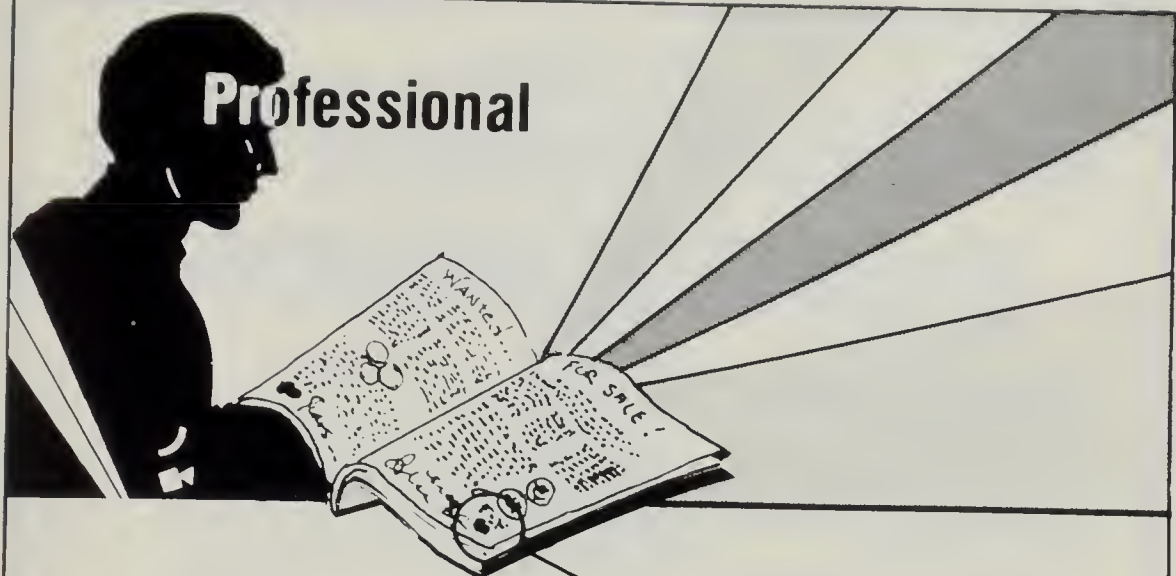
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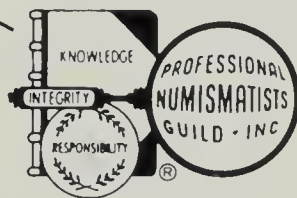
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(cut off-June 15)

November 10-13, 1988

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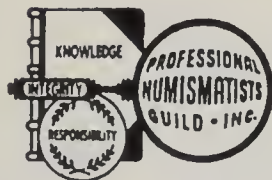
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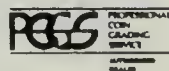
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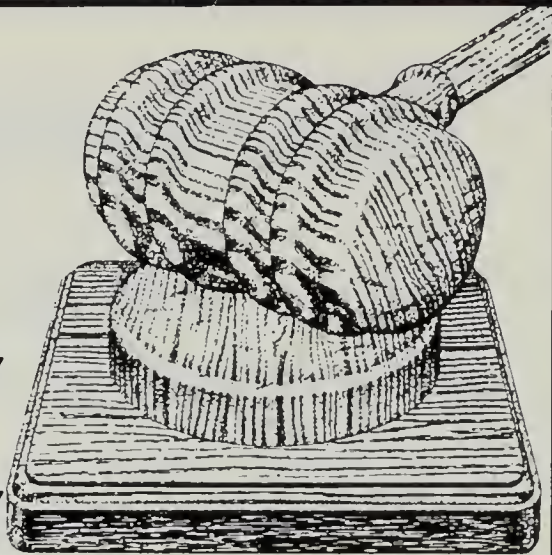
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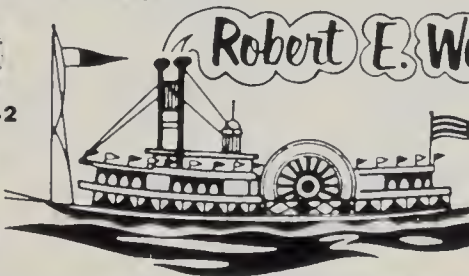
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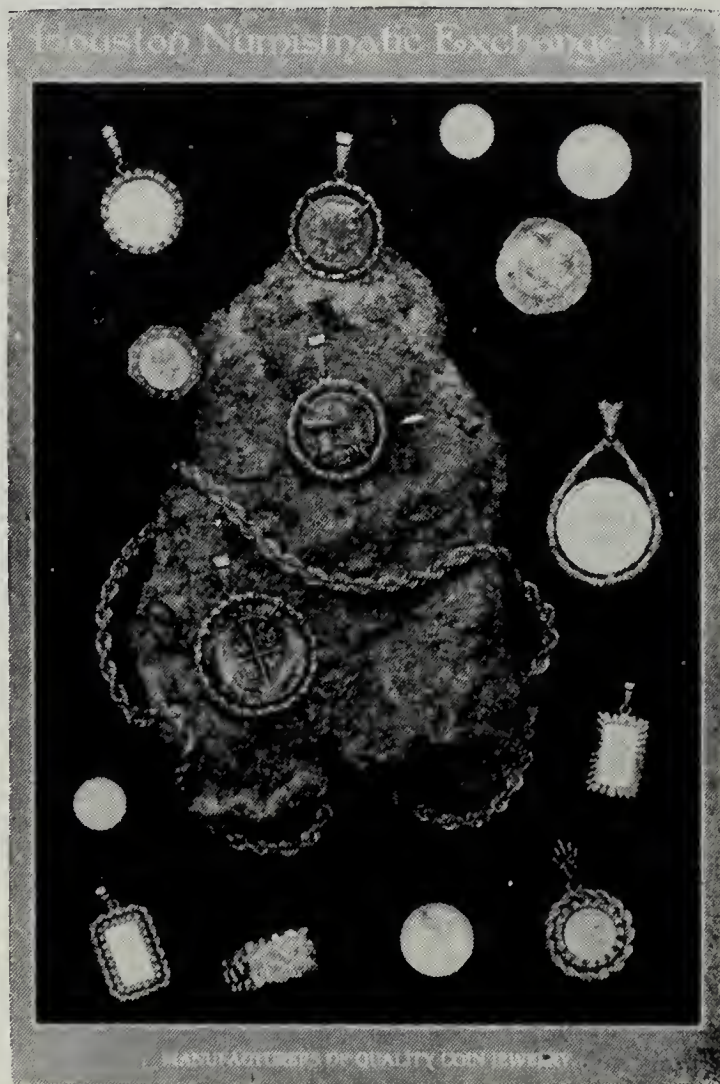
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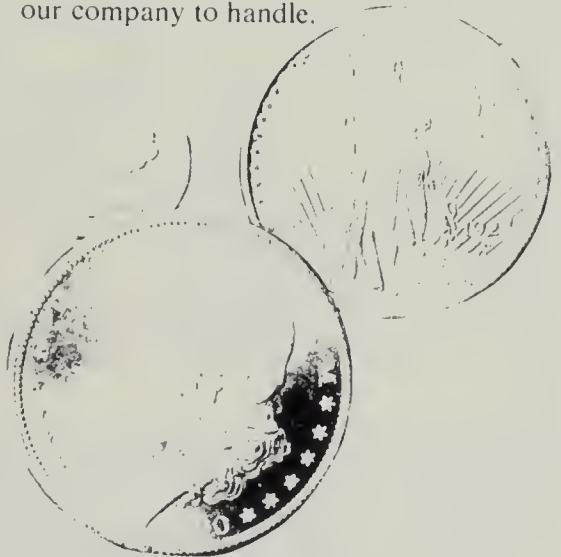
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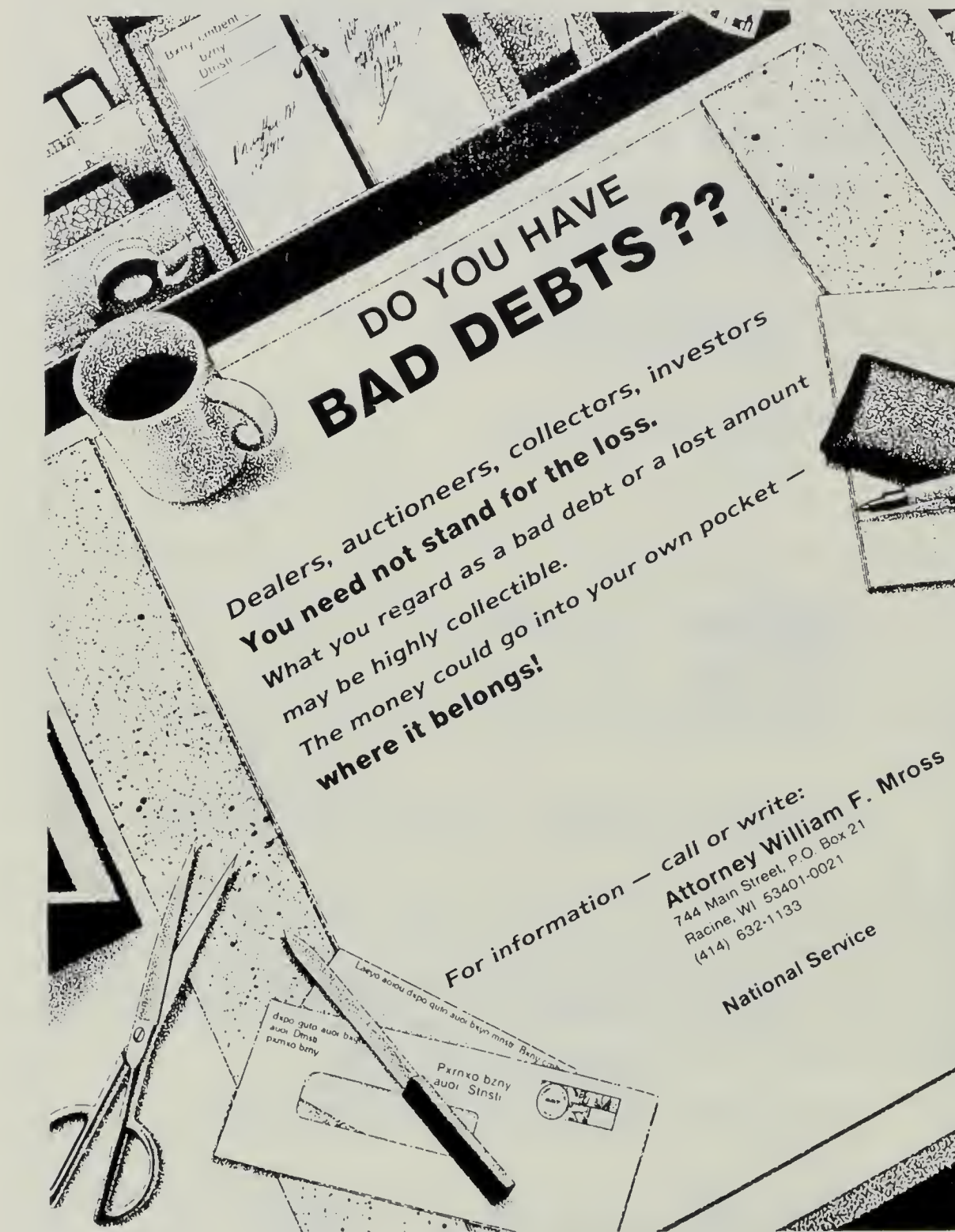
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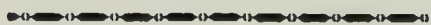
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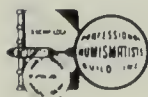
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